

Chapter 3

Amendments to the Claims

3.1 Listing of Claims

Claim 1 (Currently Amended) The method of simulating with a computer

GFV variables using an Essential RS-VAR. ♠

Claim 2 (Original) The method of claim one wherein there are at least two regimes and at least one parameter relating to a variable in the RS-VAR used to calculate a rate and one parameter relating to a variable in the RS-VAR used to calculate an equity variable have values that are different in at least two regimes.

Claim 3 (Currently Amended) The method of ~~the foregoing~~ claim 2 wherein at least one of the rates is an interest rate. ♠

Claim 4 (Currently Amended) The method of claim one of simulating a GFV and the further execution of a Transaction End Use using said GFV.

The strikeout was not used in the next claim because it seemed too extensive.

Claim 5 (Currently Amended) The method of claim 4 further using said GFV as a TEUQ.

Claim 6 (Original) The method of claim one wherein a rate calculation involves a call to the exponential function. ♠

Claim 7 (Original) The method of claim one wherein the short term default free rate of interest is the exponential of a variable in the VAR in an accessible region of the state space. ♠

Claim 8 (Original) A computer encoded with a software program to compute a GFV by means of an essential RS-VAR.

Claim 9 (Currently Amended) The computer of the foregoing claim 8 used to determine a quantity in a "transaction end use" or the execution of that "transaction end-use". ♠

Claim 10 (Canceled) A physical object created by the use of the method of claim one. ♠

Claim 11 (Canceled) The physical object of the foregoing claim where the object contains in computer readable form a Transaction End Use Quantity. ♠

Claim 12 to 16 canceled.

(Some might consider the following claim a modification (i.e. presently amended) of the original claim 11.)

Claim 17 (New) The computer of claim 8 where the computer contains in computer readable form a Transaction End Use Quantity. ♠

Modified from originally numbered (in March 2004 application) claim 12:

Claim 18 (New) A portfolio wherein the TEU's creating, reporting or modifying said portfolio have a quantity determined using the method of claim one.

Modified from originally (in March 2004 application) numbered claim 13:

Claim 19 (New) The portfolio of claim 18 wherein a TEU creating, reporting or modifying said portfolio have a quantity determined using the method of claim one as further modified by the additional limitation that there are at least two regimes and at least one parameter relating to a variable in the RS-VAR used to calculate a rate and one parameter relating to a variable in the RS-VAR used to calculate an equity variable have values that are different in at least two regimes. ♠

Claim 20 (New) A financial product wherein the TEU's creating, reporting or modifying said portfolio have a quantity determined using the method of claim one.

Claim 21 (New) The financial product of claim 20 wherein a TEU creating, reporting or modifying said portfolio have a quantity determined using

the method of claim one as further modified by the additional limitation that there are at least two regimes and at least one parameter relating to a variable in the RS-VAR used to calculate a rate and one parameter relating to a variable in the RS-VAR used to calculate an equity variable have values that are different in at least two regimes. ♠

The following two claims go after Claim 5.

Claim 22 (New) The method of claim 4 wherein the internet is used. ♠

Claim 23 (New) The method of claim 5 wherein the internet is used to transmit the TEUQ. ♠

Claim 24 (New) A computer containing any data produced by the method of claim one.

